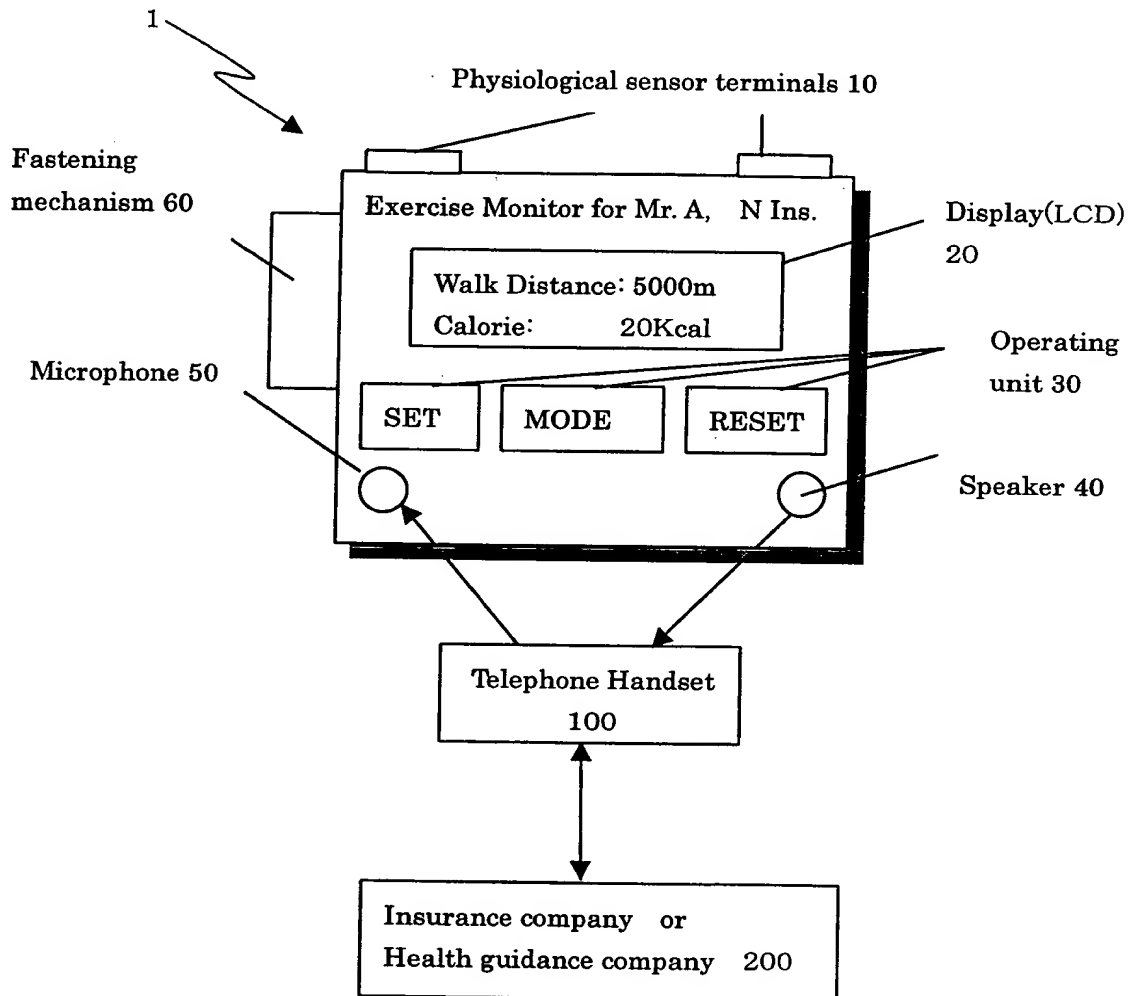


Figure 1

Exercise monitor according to the first preferred embodiment (this may be combined with a portable phone)



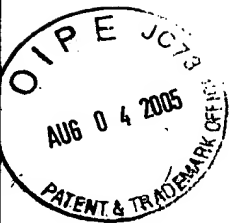
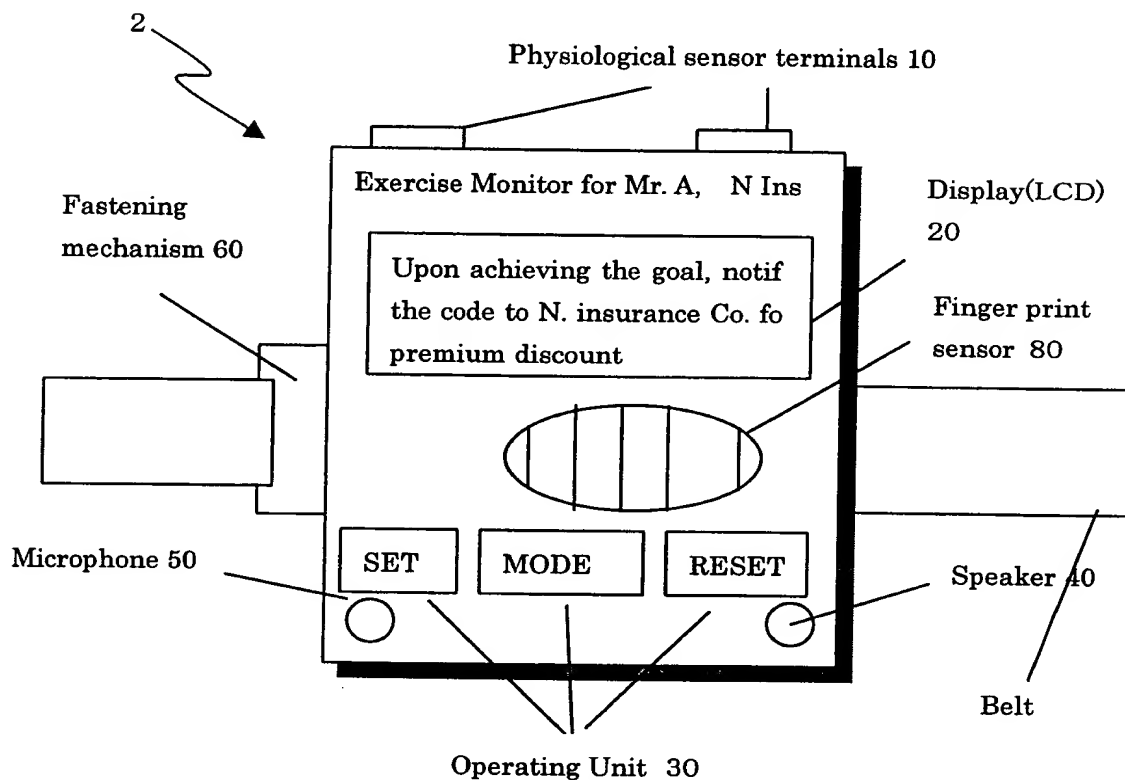


Figure 2

Exercise monitor according to the second preferred embodiment



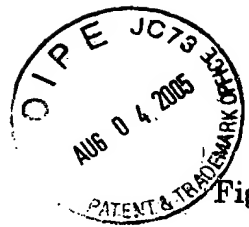
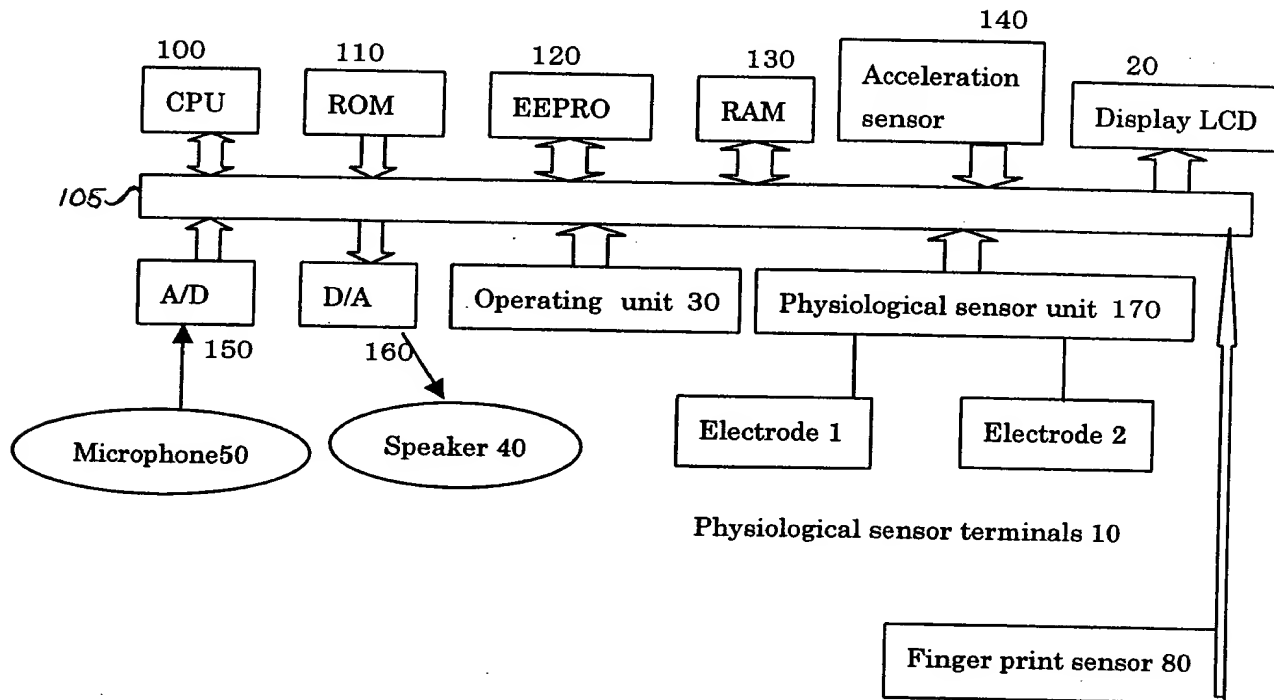


Figure 3

Hardware configuration of the exercise monitor





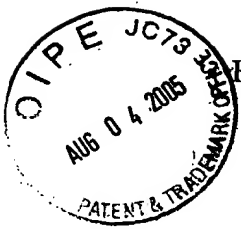
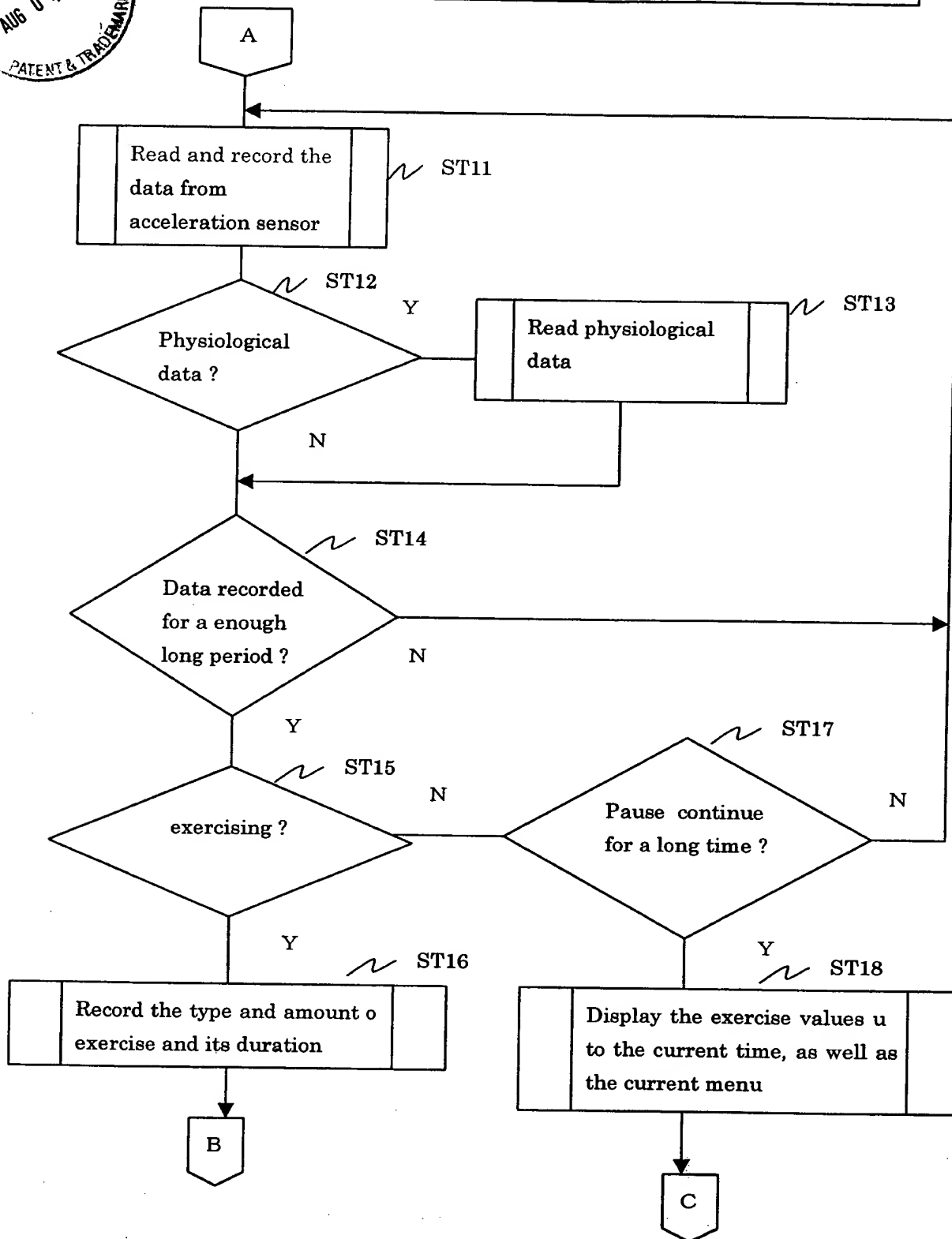


Figure 5

Processing to record and evaluate the exercise



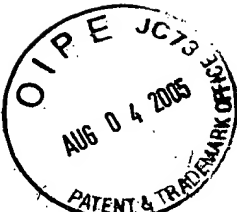


Figure 6

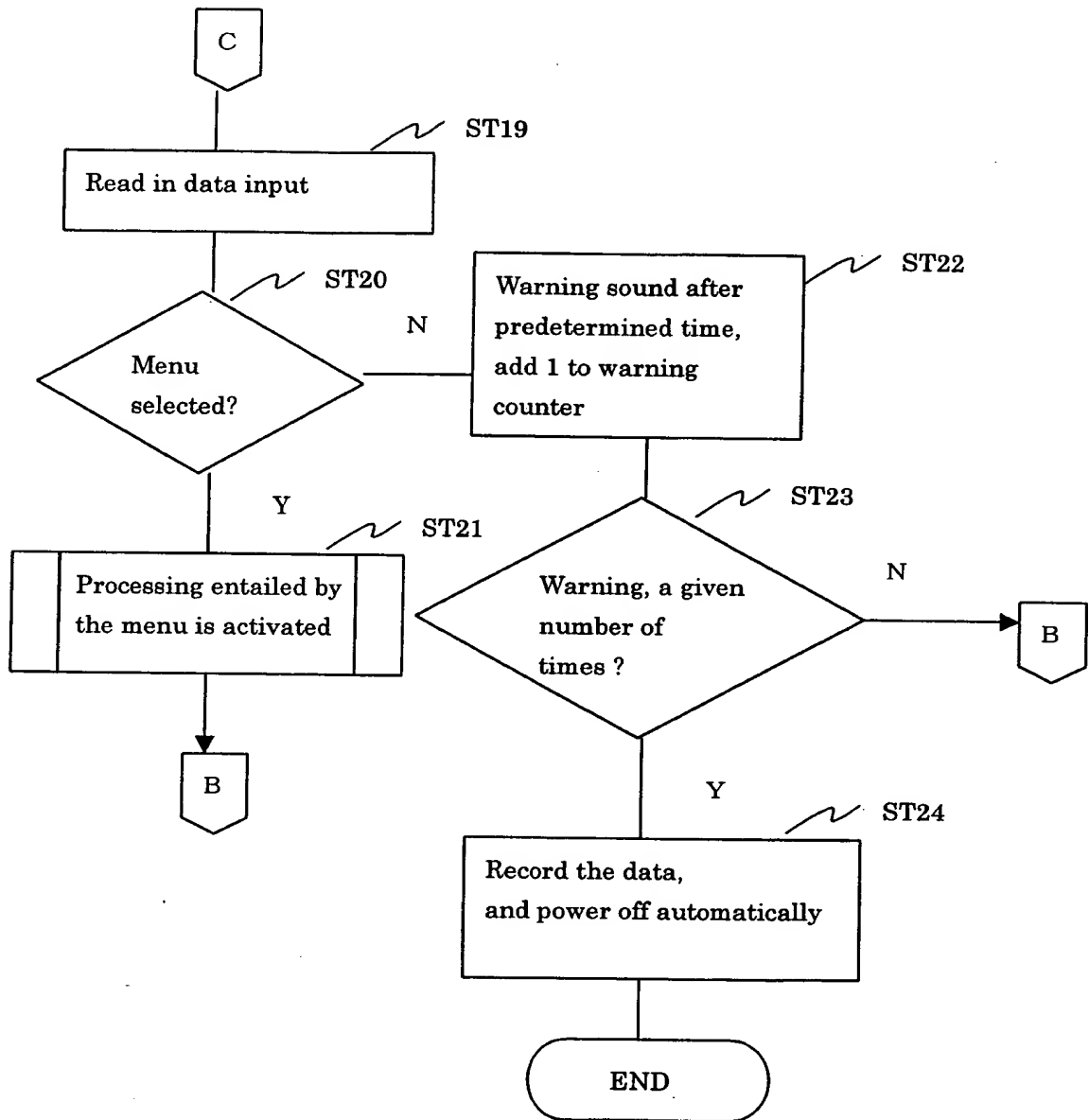
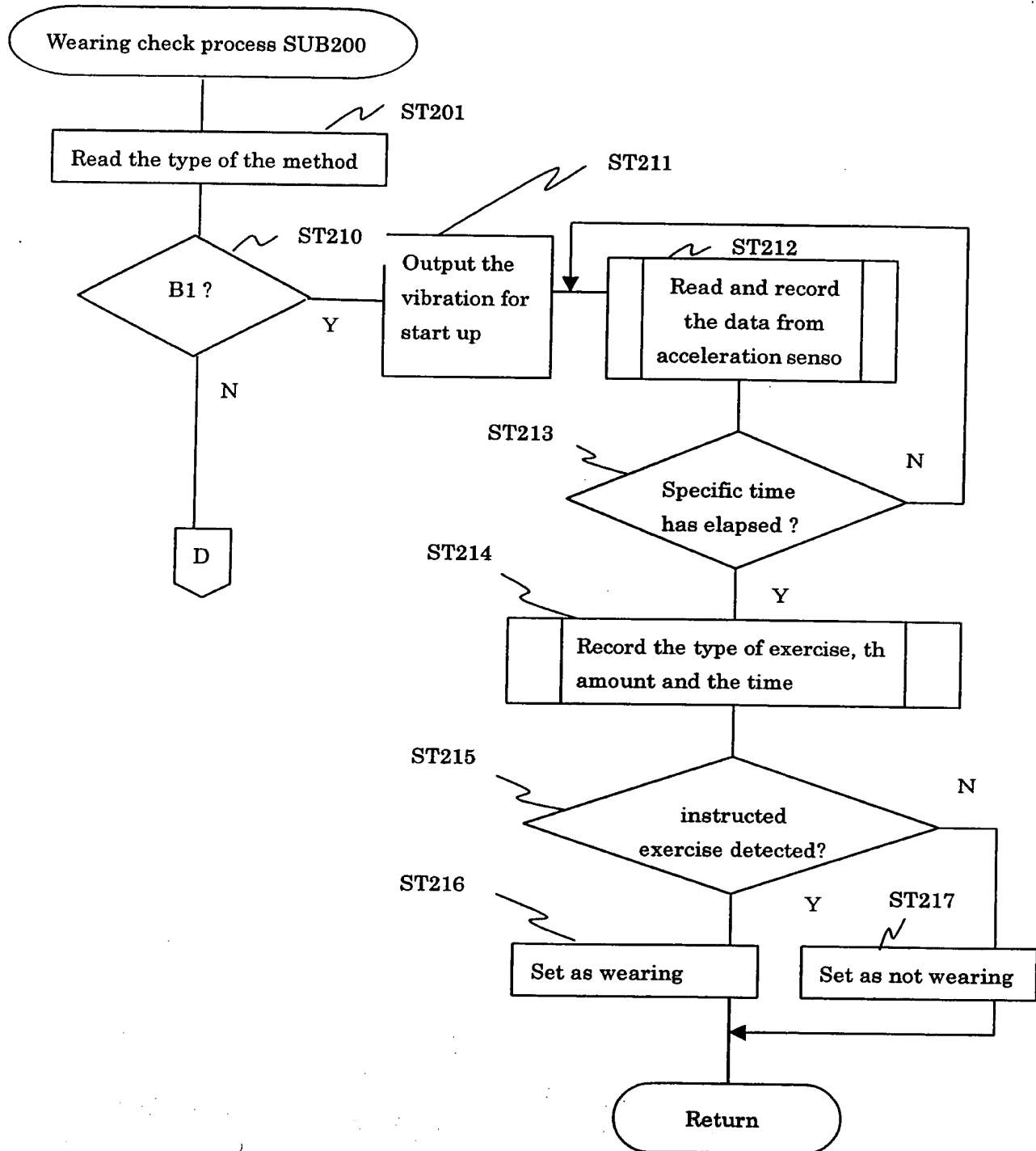




Figure 7



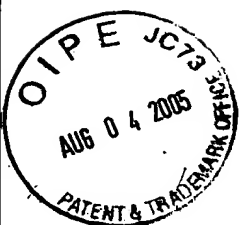
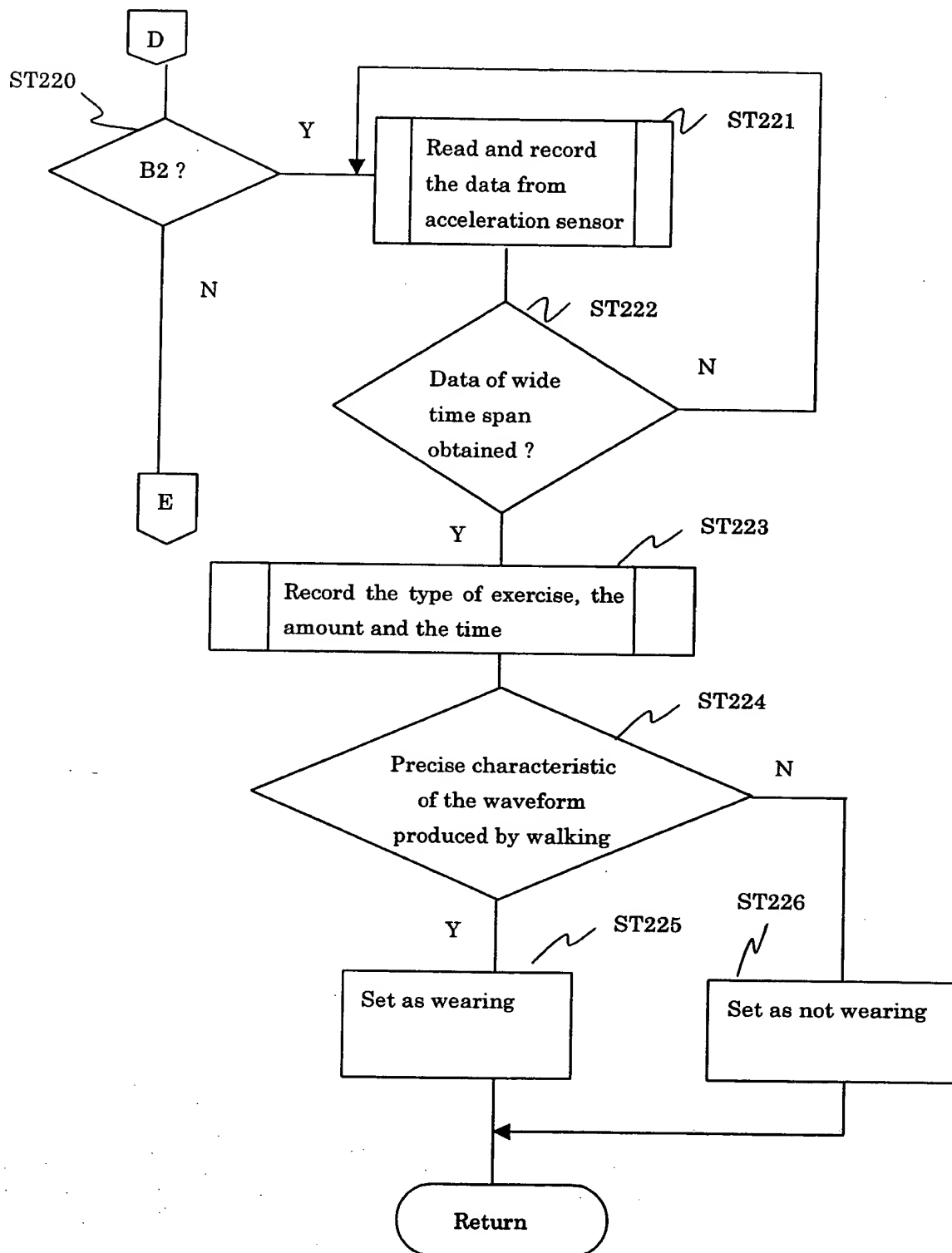


Figure 8





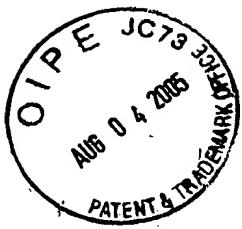
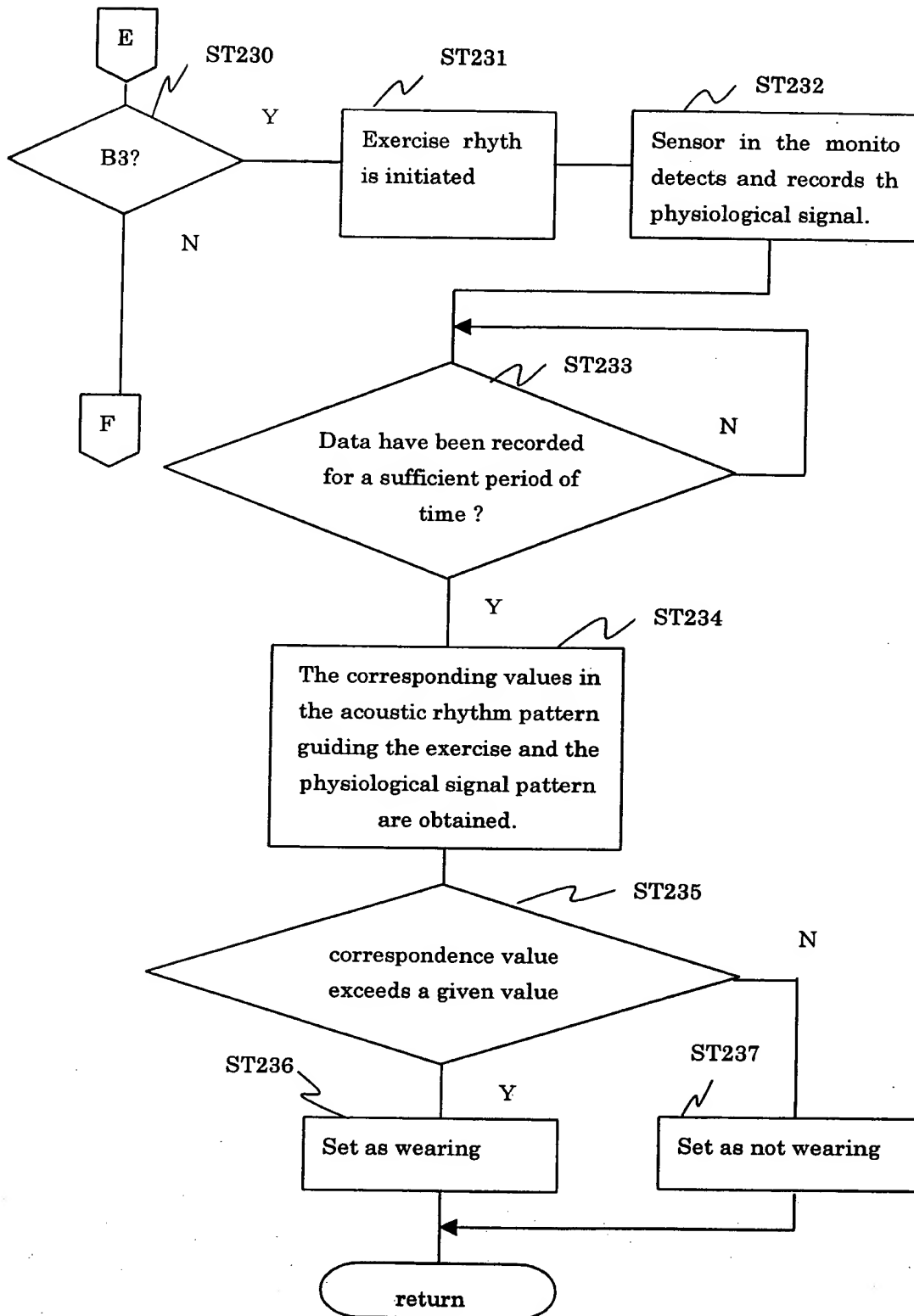


Figure 9



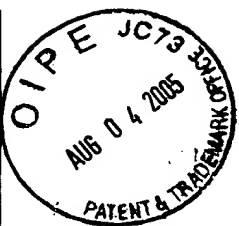


Figure 10

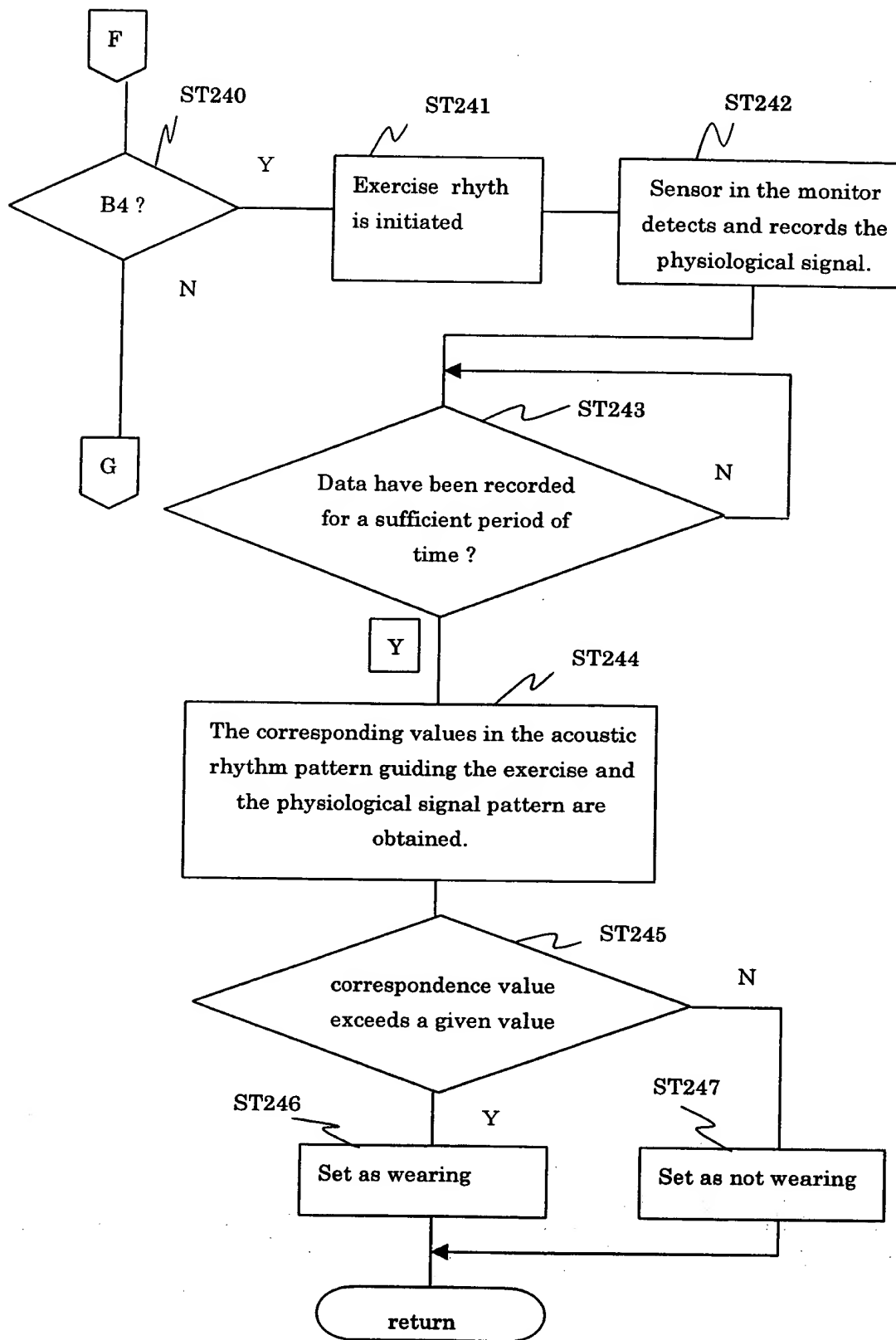
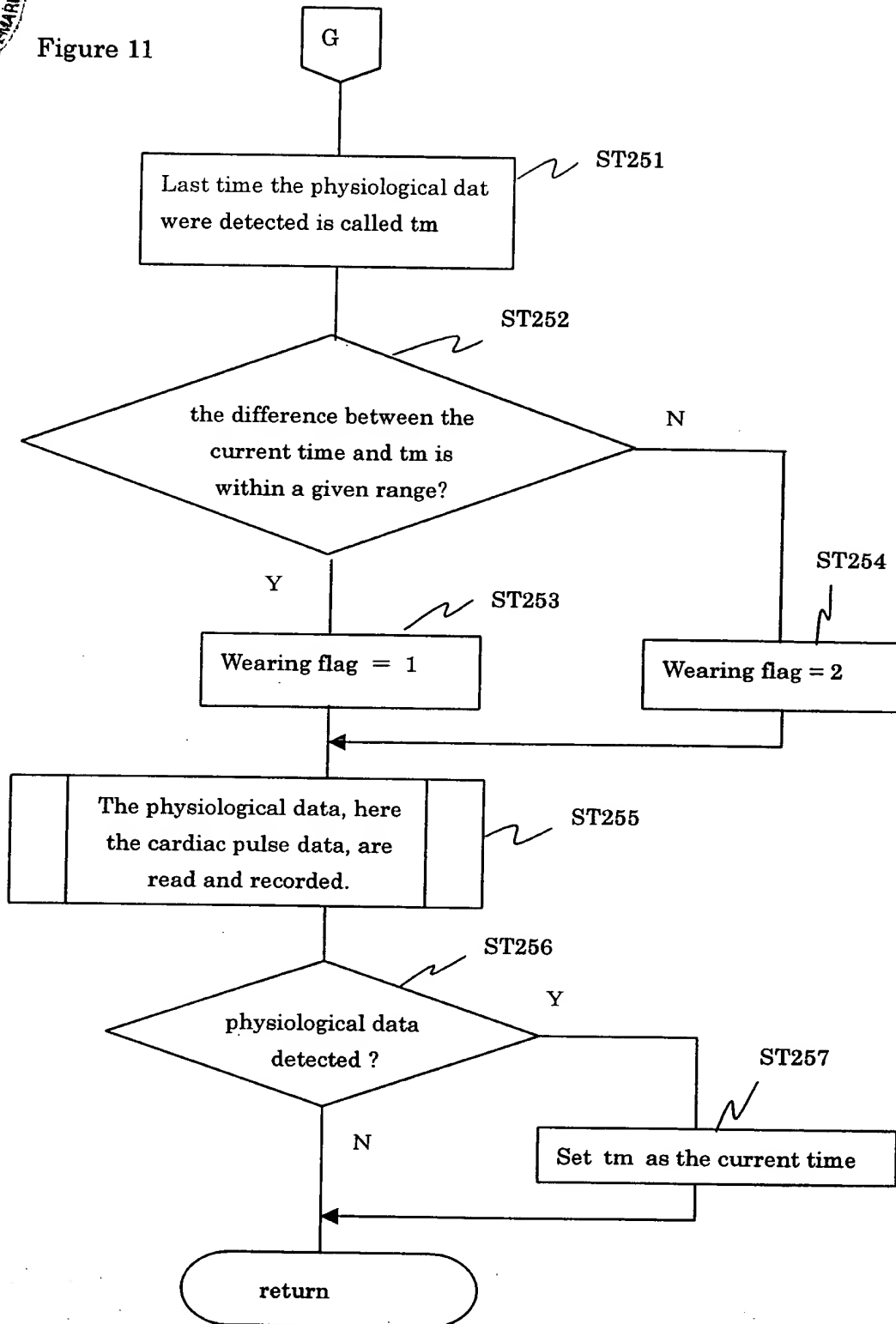




Figure 11



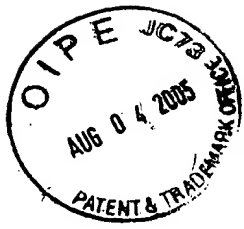
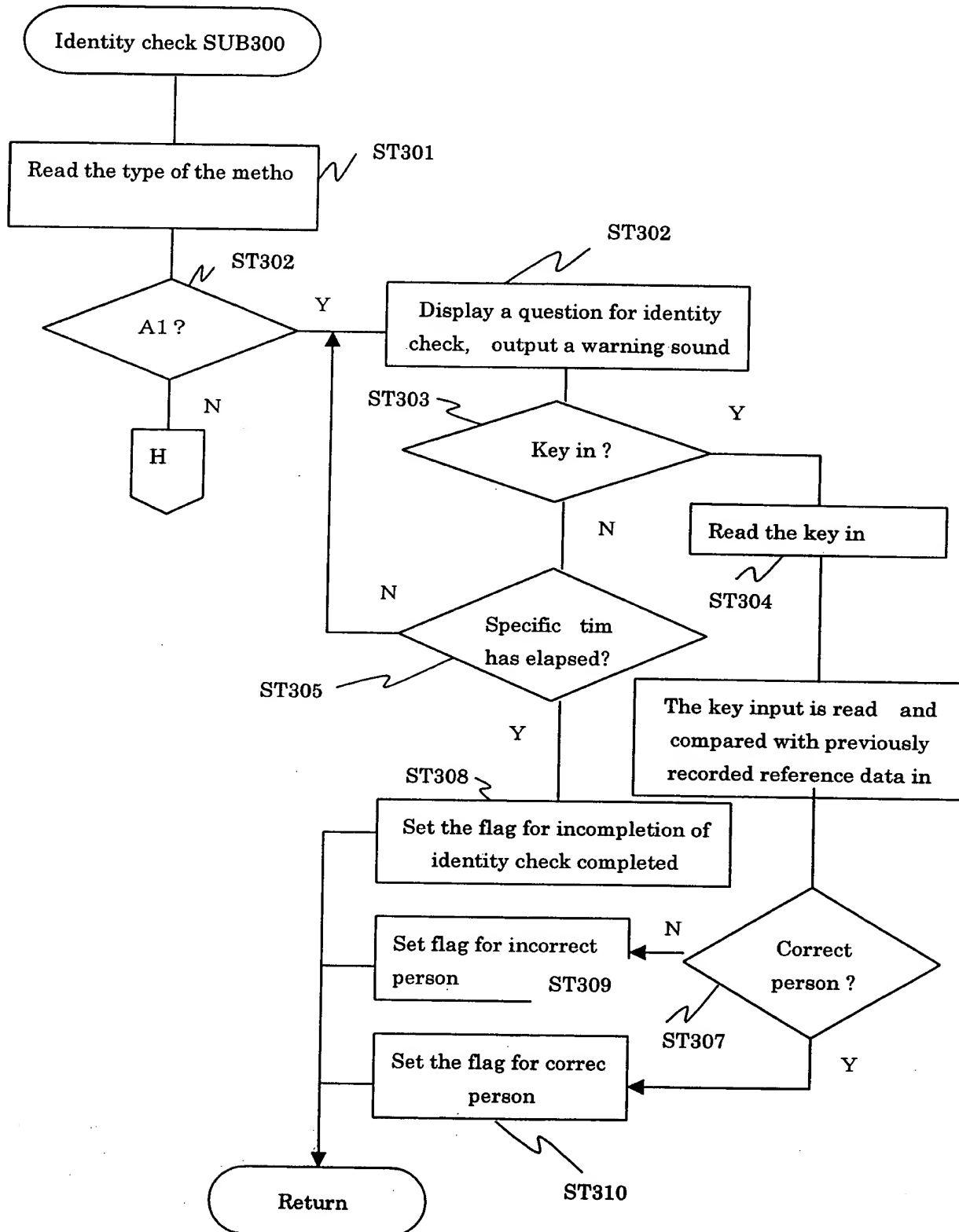


Figure 12



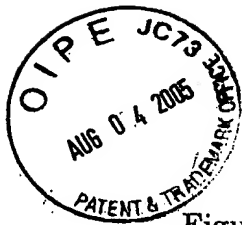


Figure 13

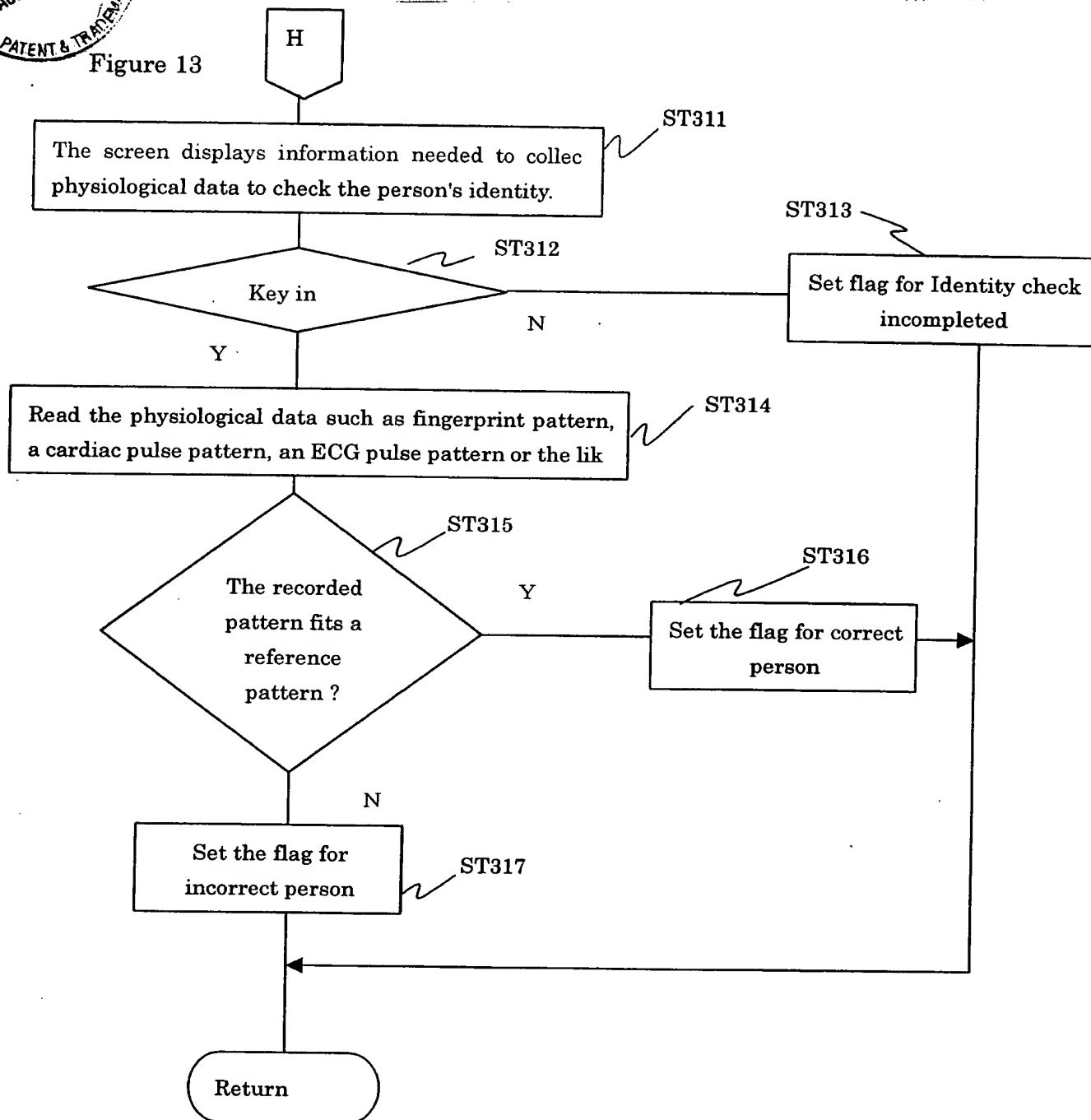
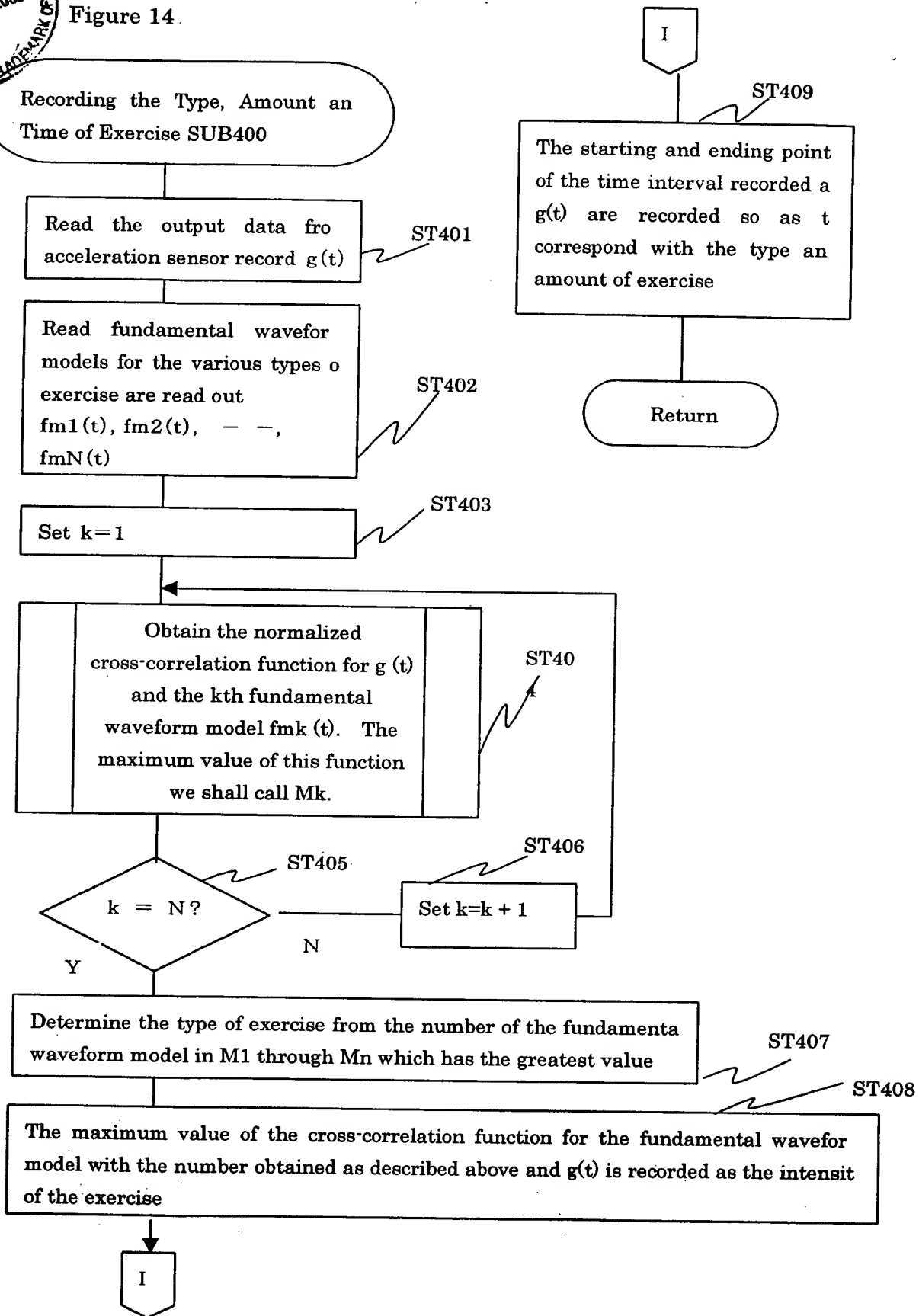


Figure 14.



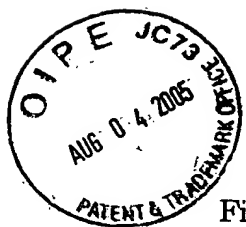


Figure 15

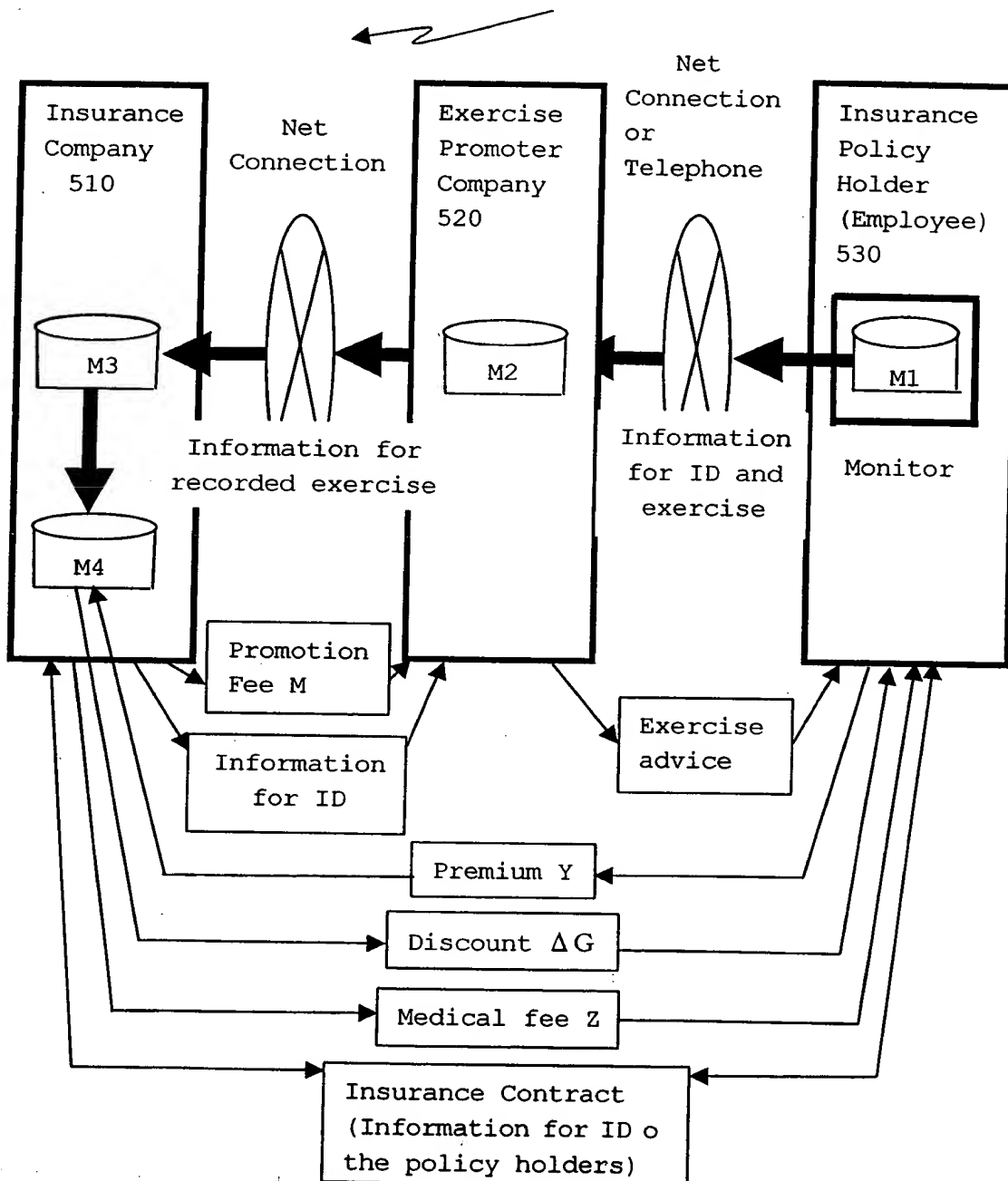
Insurance Premium Management System of the  
third preferred embodiment 500



Figure 16

Insurance Premium Management System of  
the fourth preferred embodiment 600

